

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEBORAH K PALARZ

Debtor(s)

Case No. 08-23289

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2008.
- 2) The plan was confirmed on 12/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/23/2010, 01/05/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2009, 10/21/2011, 08/23/2012, 07/11/2013.
- 5) The case was completed on 01/27/2014.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$34,200.00.
- 10) Amount of unsecured claims discharged without payment: \$76,658.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$87,071.00
Less amount refunded to debtor	\$18.00

**NET RECEIPTS: \$87,053.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,858.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,858.45**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Unsecured	NA	3,549.01	3,549.01	626.27	0.00
BANK OF AMERICA	Secured	70,063.00	70,063.00	70,063.00	70,063.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,744.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	91.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,037.00	1,037.72	1,037.72	183.12	0.00
CHASE BANK USA	Unsecured	4,081.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	6,764.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	367.54	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,372.21	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	585.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	291.17	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	693.00	NA	NA	0.00	0.00
CMCS	Unsecured	781.12	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	817.00	852.40	852.40	150.42	0.00
EAST BAY FUNDING	Unsecured	10,180.00	10,180.05	10,180.05	1,796.41	0.00
EXXON MOBILE	Unsecured	1,096.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	243.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	6,483.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	2,172.00	NA	NA	0.00	0.00
GEMB	Unsecured	3,254.00	NA	NA	0.00	0.00
GEMB	Unsecured	788.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,508.00	NA	NA	0.00	0.00
JP MORGAN CHASE NA	Secured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE NA	Secured	26,755.00	1,831.88	1,831.88	1,831.88	0.00
MCYDSNB	Unsecured	652.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MEYER DRAPERY	Unsecured	424.05	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,833.00	12,737.33	12,737.33	2,247.68	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,521.00	5,521.83	5,521.83	974.41	0.00
REHM ELECTRIC	Unsecured	420.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	4,007.00	NA	NA	0.00	0.00
SHELL OIL CO	Unsecured	2,680.00	NA	NA	0.00	0.00
TARGET	Unsecured	7,318.00	NA	NA	0.00	0.00
US BANK	Unsecured	685.00	577.00	577.00	101.82	0.00
US BANK	Unsecured	NA	309.46	309.46	54.61	0.00
US DEPARTMENT OF EDUCATION	Unsecured	15,423.00	16,889.32	16,889.32	2,980.36	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,553.00	11,568.97	11,568.97	2,041.51	0.00
US DEPARTMENT OF EDUCATION	Unsecured	502.00	552.19	552.19	97.44	0.00
VON MAUR	Unsecured	359.00	258.55	258.55	45.62	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$71,894.88	\$71,894.88	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$71,894.88</b>	<b>\$71,894.88</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,033.83</b>	<b>\$11,299.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,858.45</u>	
Disbursements to Creditors	<u>\$83,194.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$87,053.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.